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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <small>(Not for submission under 37 CFR 1.99)</small>	Application Number		08994047
	Filing Date		1997-12-19
	First Named Inventor	David Lee Garrison	
	Art Unit	3628	
	Examiner Name	Akiba K. Robinson Boyce	
	Attorney Docket Number	23952-0044	

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/AR/	1	4774664		1988-09-27	Campbell et al.	705/38
/AR/	2	4908850		1990-03-13	Masson et al.	379/88.26
/AR/	3	4947028		1990-08-07	Gorog	235/380
/AR/	4	5153907		1992-10-06	Pugh et al.	379/143
/AR/	5	5197094		1993-03-23	Tillery et al.	463/25
/AR/	6	5208593		1993-05-04	Tong et al.	341/65
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/AR/	8	5298731		1994-03-29	Ett	235/462.02

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/AR/	9	5432326		1995-07-11	Noblett, Jr., et al.	235/380
/AR/	10	5649114		1997-07-15	Deaton et al.	705/14
/AR/	11	5707286		1998-01-13	Carlson	463/16
/AR/	12	5740549		1998-04-14	Reilly, et al.	705/14
/AR/	13	5754938		1998-05-19	Herz, et al.	725/116
/AR/	14	5826165		1998-10-20	Echeita, et al.	725/22
/AR/	15	5826245		1998-10-20	Sandberg-Diment	705/44
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/AR/	17	5880446		1999-03-09	Mori, et al.	235/380
/AR/	18	5909670		1999-06-01	Trader, et al.	705/14
/AR/	19	5915243		1999-06-22	Smolen	705/14

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/AR/	20	5933811		1999-08-03	Angles, et al.	705/14
/AR/	21	5956700		1999-09-21	Landry	705/40
/AR/	22	5978780		1999-11-02	Watson	705/40
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/AR/	24	6035285		2000-03-07	Schlect, et al.	705/30
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/AR/	1	0649105	EP		1995-04-19	Xerox Corporation		<input type="checkbox"/>
/AR/	2	2283588	GB		1995-05-10	Signview Developments Ltd.		<input type="checkbox"/>
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/AR/	1	Anonymous, "Industry Protests Curb US Routing Number Reforms", Cash Management News, July/Aug. 1994, n101, pgs. 1-2.	<input type="checkbox"/>
/AR/	2	Bruce Zagaris and Scott B. MacDonald, "Money Laundering, Financial Fraud, and Technology: The Perils of an Instantaneous Economy", The George Washington Journal of International Law and Economics, Washington: 1992, Vol. 26m Iss. 1: pages 1-32.	<input type="checkbox"/>
/AR/	3	Jocelyn P. Taylor, "CheckFraud: Preventive Measures for Businesses", Journal of Cash Management, v12n1, pages 34-38, Jan./Feb. 1992.	<input type="checkbox"/>

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/AR/	4	"SSN Verifier Another Step Toward Stemming Fraud", Gale Group Newsletter DB™, 2001 The Gale Group, Item Processing Report, v5, n6, March 31, 1994.	<input type="checkbox"/>
/AR/	5	Anonymous, "Communications in Managing Modern Payment Systems", Management Accounting, London, Jul./Aug. 1997, Vol. 75, Issue 7.	<input type="checkbox"/>
/AR/	6	Anonymous, "The Card Industry Cools Its Heels Waiting For a Fraud-Busting Code", Gale Group Newsletter DB™, 2001 The Gale Group, Credit Card News, v5, n26, May 1, 1993.	<input type="checkbox"/>

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